

LAST KNOWN ADDRESS OF THE NONSIGNING INVENTOR**Guillaume Blacher****Full name of nonsigning inventor****28 Gaskarth Road, Londres, United Kingdom SW12 9NL****Last known address of nonsigning inventor****DETAILS OF REFUSAL OF NONSIGNING INVENTOR
TO SIGN APPLICATION PAPERS**

I, Peter M. Ullman hereby declare and say:

1. I am an Attorney in the employ of Woodcock Washburn LLP, One Liberty Place, 46th Floor, Philadelphia, Pennsylvania 19103
2. On information and belief, U.S. Patent Application No. 10/537,650, entitled FINANCIAL PRODUCT PRICING SYSTEM, was mailed for filing in the U.S. Patent and Trademark Office on June 6, 2005, and included an unsigned Declaration naming Guillaume Blacher as inventor of the subject matter claimed therein.
3. Guillaume Blacher was an employee of Reech Capital PLC (now Reech Capital Limited). A copy of the Employment Contract is attached as Exhibit A, which shows at section 16, Reech Capital PLC's interest in Mr. Blacher's invention.
4. On October 11, 2005 Woodcock Washburn LLP forwarded Declaration and Assignment documents to Guillaume Blacher, at his last known address, along with a complete copy of the application as filed, via DHL Courier. Enclosed is a copy of that letter, and a copy of the DHL Courier shipment Receipt as Exhibit B.
5. Guillaume Blacher has declined to execute the Declaration. Enclosed is a copy of his e-mail to Woodcock Washburn LLP of November 22, 2005 as Exhibit C.
6. On February 28, 2006, Woodcock Washburn LLP corresponded with Guillaume Blacher via e-mail confirming his refusal to executed the Declaration. This e-mail is attached as Exhibit D.

Date: April 18, 2006



Peter M. Ullman

Registration No.: 43,963